Docket No. 3350-67 File No. 1158.41331X00 Client No. Risk Processing

S PATENT AND TRADEMARK OFFICE

In re Application of

GANESAN et al

: Group Art Unit: 3624

Serial No.

09/749,595

: Examiner: S. Snapp

Filed: December 28, 2000

For:

ELECTRONIC PAYMENT RISK PROCESSING

TRANSMITTAL

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

April 20, 2005

Sir:

Transmitted herewith is a Supplemental Response (Amendment) in the above-identified application.

[X] No additional fee is required.

Also attached:

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
	TOTAL FEE DUE			\$0	

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[] A Credit Card Payment form in the amount of \$0 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

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AAS/slk Enclosure Docket No. 3350-67 File No. 1158.41331X00 Client No. Risk Processing

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SUPPLEMENTAL RESPONSE (AMENDMENT)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

April 20, 2005

Sir:

This Supplemental Response (Amendment) is filed further to the Request for Reconsideration filed on March 14, 2005 and in further response to the Official Action dated December 14, 2004. Please amend the above referenced application as follows.

Amendments to the Claims

Remarks are included following the amendments